

The Pathology of Agricultural Insurance System

A Case Study: Kermanshah City

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Abstract

The general objective of this research is to do the Pathology of agricultural products insurance system, while its specific objectives include the identification and prioritization of the harms to agricultural products insurance system from the viewpoint of the farmers of Dorud faraman Village who have adopted the insurance, and the insurance experts in Kermanshah city. The present research was conducted as a qualitative research, namely the "Grounded Theory". In the beginning, the required data was collected in different ways (such as interviews, focus group discussion, and so on) from the farmers of Dorud faraman Village as well as the experts working in Kermanshah city. Following the data analysis, the triple coding of the Grounded theory was used to present the identified harms to the insurance system. In the next step, Paired Ranking Method, which is a method for evaluating rural cooperation, was applied to prioritize the identified harms caused by both groups under study. To measure the validity of the designed model, various methods were used including triangulation, members control, etc. according to the provided model, the agricultural products insurance system faces some harms and restrictions as follows: the difficulties in providing the insurance system security, the lack of promotion and application of theoretical knowledge, the low levels of skills and expertnesses of insurance experts, inappropriate policy-making and legislation, low levels of services offered to customers, inappropriate cultural context and not using modern technologies, lack of job security for experts and doing no efforts by them to improve institutional relations, ignoring the clients' rights, and low levels of their participations in the insurance system. Hence, if the agricultural insurance fund tries to remove these harms, it will be partially able to achieve its final goals, i.e. developing the agricultural sector.

Key words:

Agricultural Insurance Fund, Pathology, Insurance System, Grounded Theory, Kermanshah City.

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